

Information to identify the case:

Debtor 1:	Francis A Boye-Codjoe	Social Security number or ITIN: xxx-xx-5988
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Constance F Boye-Codjoe	Social Security number or ITIN: xxx-xx-4859
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 11/8/16
Case number:	16-31369-SLM	Date case converted to chapter: 7 2/7/18

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Francis A Boye-Codjoe	Constance F Boye-Codjoe
2. All other names used in the last 8 years	aka Francis A Boye-Codjoe Sr.	
3. Address	412 Rutherford Avenue Franklin, NJ 07416	412 Rutherford Avenue Franklin, NJ 07416
4. Debtor's attorney	Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Contact phone 973-675-5622
5. Bankruptcy trustee	Nicholas J. Delzotti PO Box 20117 Newark, NJ 07101	Contact phone 973-622-3464

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 2/21/18
<b>7. Meeting of creditors</b>	<b>March 19, 2018 at 11:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/18/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francis A Boye-Codjoe  
 Constance F Boye-Codjoe  
 Debtors

Case No. 16-31369-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

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Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db/jdb +Francis A Boye-Codjoe, Constance F Boye-Codjoe, 412 Rutherford Avenue, Franklin, NJ 07416-1534  
 tr +Nicholas J. Delzotti, PO Box 20117, Newark, NJ 07101-6117  
 516488609 +AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-5510  
 516488624 +ARS, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983  
 516488623 +ARS, 1699 Wall Street, Ste. 300, Mount Prospect, IL 60056-5778  
 516488608 +Acute Care Specialist, 144 Lower Main Street, Matawan, NJ 07747-1040  
 516488611 +Alliance One, PO Box 1508, Maumee, OH 43537-8508  
 516650283 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516488652 +Cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
 516488654 +Chase Bank, PO Bx 183164, Columbus, OH 43218-3164  
 516488655 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022  
 516488660 +Chase Home Finance, PO Box 81507, Atlanta, GA 30366-1507  
 516488661 +Chase Home Finance, PO Box 961227, Fort Worth, TX 76161-0227  
 516488662 Chase Home Finance, L.L.C., 341 S. Vision Drive, Columbus, OH 43219  
 516488663 +Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705  
 516488666 +Chase Manhattan Mortgage, 3415 Vision Drive, Attn: Bankruptcy Department, Columbus, OH 43219-6009  
 Chase Manhattan Mortgage Corporation, PO Box 96036, Charlotte, NC 28296-0036  
 516488667 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
 516706929 Chilton Memorial Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750  
 516488678 +CitiCards, PO Box 6345, The Lakes, NV 88901-6345  
 516488679 +Citicards, 4600 Houston Road, Florence, KY 41042-4820  
 516488680 +Citicards, PO Box 183060, Columbus, OH 43218-3060  
 516488681 +Citicards, PO Box 183068, Columbus, OH 43218-3068  
 516488682 +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820  
 516488685 #+Clearview Energy, 1201 Elm Street, Suite 3200, Dallas, TX 75270-2124  
 516488686 +Clinical Laboratory Management, Inc., 2124 Morris Avenue, Union, NJ 07083-6042  
 516488693 +DFS, PO Box 71084, Charlotte, NC 28272-1084  
 516488701 +EIS Collections, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205  
 516488702 +ENMCPA, 690 No Broadway, Suite GL1, White Plains, NY 10603-2415  
 516488700 +Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359  
 516488703 +Eye Physicians of Sussex County, 183 High Street, Newton, NJ 07860-9601  
 516488704 +Fenton McGarvey LLP, 2401 Stanley Goult Parkway, Louisville, KY 40223-4175  
 516488705 +Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  
 516488706 +Hayt, Hayt and Landau ESQ, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  
 516488707 +Hayt, Hayt and Landau ESQ PC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500  
 516488709 +Hessa, PO Box 528, Newark, NJ 07101-0528  
 516488708 +Hessa, PO Box 548, Trenton, NJ 08625-0548  
 516488710 +Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548  
 516488711 Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528  
 516488712 +Horizon BC / BS of NJ, PO Box 10193, Newark, NJ 07101-3117  
 516488713 +Horizon BC / BS of NJ, PO Box 420, Newark, NJ 07101-0420  
 516488714 +Horizon BC / BS of NJ, PO Box 820, Newark, NJ 07101-0820  
 517028581 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation, 6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585  
 517028582 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation, 6782 S. Potomac Street, Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation 80112-4585  
 516488723 +Lazarus Financial Group, 14651 N Dallas Parkway, Dallas, TX 75254-7476  
 516488724 +Lazarus Financial Group, 14651 N Dallas Parway, Dallas, TX 75254-7476  
 516488726 +Morristown Memorial Hospital, 100 Madison Avenue, Morristown, NJ 07960-6095  
 516540890 +NJCLASS, PO BOX 548, Trenton, NJ 08625-0548  
 516488732 +Neurological Arts Associates, LLC, 183 High Street, Suite 1200, Newton, NJ 07860-9601  
 516488734 +New Jersey HIgher Education, 4 Quakerbridge Plaza, PO Box 546, Trenton, NJ 08625-0546  
 516488733 +New Jersey HIgher Education, PO Box 548, Trenton, NJ 08625-0548  
 516488735 +Newton EMA, PO Box 417442, Boston, MA 02241-7442  
 516643159 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 516488738 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 516488737 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609  
 516488741 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
 516488739 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001  
 516488740 PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230  
 516488747 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 516707753 +PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 +Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 516488749 +Powers Kirn, 728 Marne Highway, Suite 200, PO Box 848, Moorestown, NJ 08057-0848  
 516488750 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 516488752 +Powers Kirn Attorneys, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 516488748 +Powers and Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
 516488754 +Saint Clare's Health System, PO Box 35577, Newark, NJ 07193-5577

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Form ID: 309A

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516488756 +Saint Clares Hospital, PO Box 35577, Newark, NJ 07193-5577  
516488755 +Saint Clares Hospital, 25 Pocono Road, Denville, NJ 07834-2954  
516488764 +Skylands Medical Group, PA, 33 Newton-Sparta Road, Suite 5, Newton, NJ 07860-2764  
516706943 St Clare's Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750  
516488765 +State Of NJ Student Assistance, PO Box 543, Trenton, NJ 08625-0543  
516488766 +Sussex County SCP, PO Box 197, Branchville, NJ 07826-0197  
516488767 Sussex County Superior Court, Judicial Center, 43-47 High Street, REF # DC-00178-15, Newton, NJ 07860  
516488772 #+Tsys Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700  
516488778 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)  
516488773 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower, 61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928  
516488777 +US Department of Education, PO Box 530260, Atlanta, GA 30353-0260  
516488774 +US Department of Education, National Payment Center, PO Box 4169, Greenville, TX 75403-4169  
516488775 +US Department of Education, National Payment Center, PO Box 4142, Greenville, TX 75403-4142  
516488779 +USAA Federal, 10750 McDermit Freeway, San Anotnio, TX 78230-1649  
516488780 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Anotnio, TX 78230-1649  
516488781 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Antonio, TX 78230-1649  
516488776 +Us Department of Education, PO Box 41309, Nashville, TN 37204-1309  
516488785 +Valley National Bank, PO Box 950, Wayne, NJ 07474-0950  
516488784 Valley National Bank, PO Box 953, Wayne, NJ 07474-0953  
516488783 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438  
516488789 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407  
516488795 +Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: bankruptcy123@comcast.net Feb 21 2018 23:33:34 Herbert B. Raymond,  
7 Glenwood Ave, Suite #408, 4th Floor, East Orange, NJ 07017

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2018 23:34:30 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Feb 21 2018 23:34:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

516488626 +EDI: ARSN.COM Feb 21 2018 22:58:00 ARS, PO Box 469100, Escondido, CA 92046-9100  
516488625 +EDI: ARSN.COM Feb 21 2018 22:58:00 ARS, PO Box 463023, Escondido, CA 92046-3023  
516488613 +EDI: ALLIANCEONE.COM Feb 21 2018 22:58:00 Alliance One, PO Box 3100,  
Southeastern, PA 19398-3100

516488612 +EDI: ALLIANCEONE.COM Feb 21 2018 22:58:00 Alliance One, 1684 Woodlands Drive, Suite 150,  
Maumee, OH 43537-4026

516488617 +EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, 2965 W. Corporate Lakes Blvd.,  
Fort Lauderdale, FL 33331-3626

516488614 +EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 297871,  
Fort Lauderdale, FL 33329-7871

516488616 EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 7871,  
Fort Lauderdale, FL 33329

516488615 EDI: AMEREXPR.COM Feb 21 2018 22:58:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270

516647899 EDI: BECKLEE.COM Feb 21 2018 22:58:00 American Express Bank, FSB, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

516488627 EDI: BANKAMER.COM Feb 21 2018 22:58:00 Bank Of America, PO Box 982238,  
El Paso, TX 79998

516488629 EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, 475 Crosspoint Parkway,  
PO Box 9000, Getzville, NY 14068-9000

516488630 EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 650260,  
Dallas, TX 75265

516488631 +EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 17645,  
Baltimore, MD 21297-1645

516488632 +EDI: BANKAMER2.COM Feb 21 2018 22:58:00 Bank of America, PO Box 9000,  
Getzville, NY 14068-9000

516488628 +EDI: BANKAMER.COM Feb 21 2018 22:58:00 Bank of America, PO Box 2240,  
Brea, CA 92822-2240

516488639 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85015,  
Richmond, VA 23285-5015

516488646 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank Usa, 15000 Capital One Drive,  
Richmond, VA 23238

516488650 E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry Portfolio Service,  
PO Box 27288, Tempe, AZ 85285

516488669 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chryslle Financial, PO Box 9001921,  
Louisville, KY 40290

516488674 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chrysler Credit Corporation,  
5225 Crooks Rd Ste 140, Troy, MI 48098

516488675 EDI: CHRYSLER.COM Feb 21 2018 22:58:00 Chrysler Financial, PO Box 551080,  
Jacksonville, FL 32255

516488684 EDI: CITICORP.COM Feb 21 2018 22:58:00 Citicorp Credit Services, Inc.,  
7920 NW 110th Street, Kansas City, MO 64153

516488634 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:45 Calvary Investments,  
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340

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Form ID: 309A

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516488635 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Management,  
PO Box 27288, Tempe, AZ 85285-7288  
516488637 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340  
516488636 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Calvary Portfolio Services,  
500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520  
516488641 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85064,  
Glen Allen, VA 23285-5064  
516488640 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 26030,  
Richmond, VA 23260-6030  
516488643 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85184,  
Richmond, VA 23285-5184  
516488638 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, PO Box 85617,  
Richmond, VA 23285-5617  
516488642 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, 1957 Westmoreland Rd.,  
Richmond, VA 23276-0001  
516488645 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank, PO Box 70884,  
Charlotte, NC 28272-0884  
516488644 +EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281  
516534154 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516553217 EDI: CAPITALONE.COM Feb 21 2018 22:58:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
516488647 +EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153  
516488649 +EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 15299,  
Wilmington, DE 19850-5299  
516488648 EDI: CHASE.COM Feb 21 2018 22:58:00 Cardmember Services, PO Box 8650,  
Wilmington, DE 19899  
516488651 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry Portfolio Servive,  
PO Box 27288, Tempe, AZ 85285-7288  
516492012 +E-mail/Text: bankruptcy@cavps.com Feb 21 2018 23:34:46 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
516488653 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153  
516488656 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bankcard Services, PO Box 659409,  
San Antonio, TX 78265-9409  
516488657 EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Bankcard Services, Inc., PO Box 30755,  
Tampa, FL 33630-3755  
516488658 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
516488664 +EDI: CHASE.COM Feb 21 2018 22:58:00 Chase Manhattan Mortgage, PO Box 509011,  
San Diego, CA 92150-9011  
516488670 +EDI: CHRM.COM Feb 21 2018 22:58:00 Chrysler Capital, PO Box 961275,  
Fort Worth, TX 76161-0275  
516488671 +EDI: CHRM.COM Feb 21 2018 22:58:00 Chrysler Capital, Attn: Bankruptcy Department,  
PO Box 961278, Fort Worth, TX 76161-0278  
516488676 +EDI: CITICORP.COM Feb 21 2018 22:58:00 Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241  
516488677 +EDI: CITICORP.COM Feb 21 2018 22:58:00 Citicards, PO Box 6500,  
Sioux Falls, SD 57117-6500  
516488688 +EDI: WFNNB.COM Feb 21 2018 22:58:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686,  
Columbus, OH 43218-2686  
516488687 +EDI: WFNNB.COM Feb 21 2018 22:58:00 Comenity Bank, PO Box 182272,  
Columbus, OH 43218-2272  
516488690 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Feb 21 2018 23:35:12  
Credit Systems International Inc., 1277 Country Club Lane, Fort Worth, TX 76112-2304  
516488692 EDI: RCSDELL.COM Feb 21 2018 22:58:00 DFS, PO Box 4125, Carol Stream, IL 60197-4125  
516488694 EDI: RCSDELL.COM Feb 21 2018 22:58:00 DFS, PO Box 6403, Carol Stream, IL 60197  
516488697 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, PO Box 15251, Wilmington, DE 19886  
516488696 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, PO Box 6013, Dover, DE 19903-6013  
516488699 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover Financial Services Llc, PO Box 15316,  
Wilmington, DE 19850  
516488691 +EDI: NAVIENTFKASMDOE.COM Feb 21 2018 22:58:00 Department Of Education/Navient,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
516488695 EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover, P.O. Box 6011, Dover, DE 19903-6011  
516488698 +EDI: DISCOVER.COM Feb 21 2018 22:58:00 Discover Bank, PO Box 71084,  
Charlotte, NC 28272-1084  
516711431 +E-mail/Text: bkdepartment@rtresolutions.com Feb 21 2018 23:34:39 JPMorgan Chase,  
c/o Real Time Resolutions, inc., 1349 Empire Central Drive, Suite 150,  
Dallas, TX 75247-4029  
516488715 +E-mail/Text: connie.ogo@kfcu.org Feb 21 2018 23:34:12 Keesler Federal Credit Union,  
PO Box 7001, Keesler Afb, MS 39534-7001  
516488717 +EDI: CBSKOHLS.COM Feb 21 2018 22:58:00 Kohl's, PO Box 3004, Milwaukee, WI 53201-3004  
516488718 +EDI: CBSKOHLS.COM Feb 21 2018 22:58:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084  
516488716 +EDI: CBSKOHLS.COM Feb 21 2018 22:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
516488719 +EDI: CBSKOHLS.COM Feb 21 2018 22:58:00 Kohls/capone, N56 W 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051-7096

District/off: 0312-2

User: admin  
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516488720 EDI: CBSKOHLS.COM Feb 21 2018 22:58:00 Kohls/chase, N58 W 17000 Ridgewood Drive,  
Menomonee Falls, WI 53051  
 516488725 +EDI: RESURGENT.COM Feb 21 2018 22:58:00 LVNV Funding, Attn: Resurgent Capital,  
15 South Main Street, Greenville, SC 29601-2743  
 516651678 +EDI: MID8.COM Feb 21 2018 22:58:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
 516488727 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
 516488744 +EDI: BANKAMER.COM Feb 21 2018 22:58:00 PNC Bank, PO Box 15137,  
Wilmington, DE 19886-5137  
 516488753 +EDI: WFFC.COM Feb 21 2018 22:58:00 Preferred Customer Accounts, PO Box 94498,  
Las Vegas, NV 89193-4498  
 516488757 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae, 1002 Arthur Drive,  
Lynn Haven, FL 32444-1683  
 516488758 +EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae Bankruptcy, 220 Lasley Avenue,  
Wilkes Barre, PA 18706-1430  
 516488759 EDI: NAVIENTFKASMSERV.COM Feb 21 2018 22:58:00 Sallie Mae Servicing, PO Box 4600,  
Wilkes Barre, PA 18773  
 516488760 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Credit Card, PO Box 183082,  
Columbus, OH 43218-3082  
 516488762 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Gold Mastercard, PO Box 6922,  
The Lakes, NV 88901-6922  
 516488761 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears Gold Mastercard, PO Box 182156,  
Columbus, OH 43218-2156  
 516488763 +EDI: SEARS.COM Feb 21 2018 22:58:00 Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
 516488768 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927  
 516488770 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, PO Box 960013,  
Orlando, FL 32896-0013  
 516488769 +EDI: RMSC.COM Feb 21 2018 22:58:00 Synchrony Bank, Po Box 965015,  
Orlando, FL 32896-5015  
 516705428 +E-mail/Text: bncmail@w-legal.com Feb 21 2018 23:34:38 USAA Savings Bank,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 516488782 +EDI: USAA.COM Feb 21 2018 22:58:00 Usaa Savings Bank, 10750 Mc Dermott,  
San Antonio, TX 78288-1600  
 516488788 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,  
Frederick, MD 21701  
 516660692 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Bank, N.A.,  
Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,  
Eagan, MN 55121-7700  
 516982911 EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516488786 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Loans, 1 Home Campus, X20501-01H,  
Des Moines, IA 50328-0001  
 516488787 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Loans, PO Box 6000,  
Fort Mill, SC 29716-1930  
 516488791 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, PO Box 10355,  
Des Moines, IA 50306-0355  
 516488790 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, PO Box 10437,  
Des Moines, IA 50306-0437  
 516488792 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, 3476 Stateview Blvd.,  
Fort Mill, SC 29715-7203  
 516488794 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, Inc., One Home Campus,  
Des Moines, IA 50328-0001  
 516488796 +EDI: WFFC.COM Feb 21 2018 22:58:00 Wells Fargo Home Mortgage, Inc., PO Box 17504,  
Baltimore, MD 21297-1504

TOTAL: 97

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516488610\* +AHS Hospital Corp. Inc., PO Box 35510, Newark, NJ 07193-5510  
 516488618\* +American Express, PO Box 7871, Fort Lauderdale, FL 33329  
 516488620\* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571  
 516488621\* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571  
 516488622\* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571  
 516488633\* +Bank of America, PO Box 2240, Brea, CA 92822-2240  
 516572502\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 516572503\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 516488659\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516488665\* +Chase Manhattan Mortgage, PO Box 509011, San Diego, CA 92150-9011  
 516488673\* +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275  
 516488683\* +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820  
 516488689\* +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 516488722\* +Lazarus Financial Group, 2301 N Central Expressway, Plano, TX 75075-2586  
 516488728\* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 516488729\* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 516488730\* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 516488731\* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
 516488743\* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516488745\* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
516488742\* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
516488751\* +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128  
516488771\* +Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013  
516488793\* +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355  
516488619 ###Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571  
516488672 ###Chrysler Capital, PO Box 189, Minneapolis, MN 55440-0189  
516488721 ###Lazarus Financial Group, 2301 N Central Expressway, Plano, TX 75075-2586

TOTALS: 0, \* 24, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Herbert B. Raymond on behalf of Joint Debtor Constance F Boye-Codjoe bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Herbert B. Raymond on behalf of Debtor Francis A Boye-Codjoe bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 6